What is Claimed is:

[c1]   1. An apparatus comprising:

         an ATM, wherein the ATM includes:

             at least one computer processor;

             at least one input device in operative connection with the computer processor; and

             at least one display device in operative connection with the computer processor, wherein the computer processor is operative to output a visual representation of at least one electronic document through the display device responsive to at least one first input through the at least one input device, and wherein the computer processor is operative to cause the at least one electronic document to be digitally signed with a private key responsive to at least one second input through the at least one input device.

[c2]   2. The apparatus according to claim 1, wherein the computer processor is operative to cause a message to me output through the display device which prompts a user to enter through the at least one input device a confirming input which is representative of a confirmation that a digital signing of the electronic document is intended to be a legally binging signature, wherein the at least one second input includes the confirming input.

[c3]   3. The apparatus according to claim 1, wherein the ATM further includes a cash dispenser device in operative connection with the computer processor, wherein the computer processor is operative to cause the cash dispenser to dispense currency responsive to at least one third input through the at least one input device.

[c4]   4. The apparatus according to claim 2, wherein the ATM further includes a digitizing signature pad in operative connection with the computer processor, wherein the computer processor is operative to receive at least one hand written signature scan through the digitizing signature pad, wherein the computer processor is operative to include the hand written signature scan with the electronic document.

[c5]   5. The apparatus according to claim 3, wherein the ATM further includes a card reader in operative connection with the computer processor, wherein the computer processor is operative to cause the card reader to read at least one account number from a card, wherein the computer processor is operative to cause a remote server to access the private key responsive to the at least one account number read from the card.

[c6]   6. The apparatus according to claim 5, wherein the account number includes a financial account number associated with a financial account.

[c7]   7. The apparatus according to claim 6, wherein computer processor is operative to cause the electronic document to be digitally time stamped.

[c8]   8. The apparatus according to claim 7, wherein the ATM includes a fascia, wherein the at least one display device and the at least one input device are accessible to the user through the fascia, wherein further comprising a visible indicia adjacent the fascia, wherein the visible indicia is representative of source indicator mark for a digital signature service.

[c9]   9. The apparatus according to claim 5, wherein the ATM further includes at least one communication port in operative connection with the computer processor, wherein the computer processor is operative to communicate with at least external source though the communication port, wherein the computer processor is operative to retrieve the electronic document from the at least one external source.

[c10]   10. The apparatus according to claim 9, wherein the computer processor is operative to send a digitally signed copy of the electronic document to the at least one external source.

[c11]   11. The apparatus according to claim 9, wherein the at least one external source includes a network accessible storage location.

[c12]   12. The apparatus according to claim 9, wherein the at least one external source includes portable computing device.

[c13]   13. The apparatus according to claim 2, wherein the computer processor is

operative responsive to the at least one second input to attach a statement to the electronic document which indicates that the user confirmed that the digital signing of the electronic document is intended to represent a legally binding electronic signature of the user.

[c14]   14. The apparatus according to claim 13, wherein the computer processor is operative to cause at least the statement to be digitally signed with a further private key.

[c15]   15. The apparatus according to claim 3, wherein the ATM further includes a storage device drive in operative connection with the computer processor, wherein the computer processor is operative to read and write to a portable storage medium placed in operative connection with the storage device drive, wherein the computer processor is operative to retrieve the electronic document from the portable storage medium.

[c16]   16. The apparatus according to claim 15, wherein the computer processor is operative to store a digitally signed copy of the electronic document on the portable storage medium.

[c17]   17. The apparatus according to claim 3, further comprising at least one server located remotely from the ATM, wherein the computer processor is operative to communicate with the at least one server, wherein the at least one server is operative to generate a digital signature responsive to the private key.

[c18]   18. The apparatus according to claim 17, wherein the computer processor is operative to send the electronic document to the at least one server, wherein the at least one server is further operative to generate the digital signature responsive to the electronic document.

[c19]   19. The apparatus according to claim 17, wherein the computer processor is operative to generate and send a one-way hash of the electronic document to the at least one server, wherein the at least one server is further operative to generate the digital signature responsive to the one-way hash, wherein the computer processor is operative to receive the digital signature from the at least one server, wherein the computer processor is operative to attach the digital

signature to the electronic document.

[c20]   20. The apparatus according to claim 3, wherein the computer processor is operative to communicate with at least one server located remotely from the ATM, wherein the computer processor is operative to retrieve the private key from the at least one server, wherein the computer processor is operative to generate a digital signature responsive to the electronic document and the private key.

[c21]   21. The apparatus according to claim 3, wherein the computer processor is operative to communicate with at least one portable computing device, wherein the at least one portable computing device includes the private key, wherein the at least one portable computing device is operative to generate a digital signature responsive to the private key.

[c22]   22. The apparatus according to claim 21, wherein the computer processor is operative to send the electronic document to the at least one portable computing device, wherein the at least one portable computing device is further operative to generate the digital signature responsive to the electronic document.

[c23]   23. The apparatus according to claim 21, wherein the computer processor is operative to generate and send a one-way hash of the electronic document to the at least one portable computing device, wherein the at least portable computing device is further operative to generate the digital signature responsive to the one-way hash, wherein the computer processor is operative to receive the digital signature from the portable computing device, wherein the computer processor is operative to attach the digital signature to the electronic document.

[c24]   24. The apparatus according to claim 3, wherein the computer processor is operative to communicate with at least one portable computing device, wherein the computer processor is operative to retrieve the private key from the at least one portable computing device, wherein the computer processor is operative to generate a digital signature responsive to the electronic document and the

private key.

[c25]   25. The apparatus according to claim 3, wherein the ATM further includes a smart card reader in operative connection with the computer processor, wherein the computer processor is operative to communicate with at least one smart card through the smart card reader, wherein the private key is stored on the smart card., wherein the smart card is operative to generate a digital signature responsive to the private key.

[c26]   26. The apparatus according to claim 25, wherein the computer processor is operative to send the electronic document to the smart card, wherein the smart card is further operative to generate the digital signature responsive to the electronic document.

[c27]   27. The apparatus according to claim 25, wherein the computer processor is operative to generate and send a one-way hash of the electronic document to the smart card, wherein the smart card is further operative to generate the digital signature responsive to the one-way hash, wherein the computer processor is operative to receive the digital signature from the smart card, wherein the computer processor is operative to attach the digital signature to the electronic document.

[c28]   28. The apparatus according to claim 3, wherein the ATM further includes a smart card reader in operative connection with the computer processor, wherein the computer processor is operative to communicate with at least one smart card through the smart card reader, wherein the private key is stored on the smart card., wherein the computer processor is operative to retrieve the private key from the smart card, wherein the computer processor is operative to generate a digital signature responsive to the electronic document and the private key.

[c29]

29. An automated transaction machine comprising:

at least one computer processor;

at least one display device in operative connection with the computer processor, wherein the computer processor is operative to output a visual

representation of an electronic document through the display device;

a card reader in operative connection with the computer processor, wherein the computer processor is operative to cause the card reader to read indicia corresponding to at least one account number from a card; and

at least one input device in operative connection with the computer processor, wherein the computer processor is operative to output a message through the display device which prompts a user to enter a confirming input through the at least one input device which is representative of a confirmation that a digital signing of the electronic document is intended to be a legally binging signature, wherein the computer processor is operative to cause the electronic document to be digitally signed with a private key associated with the account number responsive to the confirming input.

[c30]   30. The apparatus according to claim 29, further comprising a digitizing signature pad in operative connection with the computer processor, wherein the computer processor is operative to receive at least one hand written signature scan through the digitizing signature pad, wherein the computer processor is operative to include the hand written signature scan with the electronic document prior to the electronic document being digitally signed.

[c31]   31. The apparatus according to claim 29, further comprising a cash dispenser in operative connection with the computer processor, wherein the computer processor is operative to cause the cash dispenser to dispense cash responsive to at least one further input received through the at least one input device.

[c32]   32. The apparatus according to claim 29, wherein the computer processor is operative to access at least one digital safe deposit account located remotely from the automated transaction machine, wherein the private key is stored in association with the digital safe deposit account, wherein the account number is associated with digital safe deposit account.

[c33]   33. The apparatus according to claim 32, wherein the computer processor is operative to access at least one storage server, wherein the at least one storage

server is in operative connection with at least one data store, wherein the at least one data store includes the private key stored in association with the digital safe deposit account.

[c34] 34. The apparatus according to claim 33, wherein the computer processor is operative to cause the storage server to store the electronic document in the at least one data store in association with the digital safe deposit account.

[c35] 35. The apparatus according to claim 29, wherein the account number includes a financial account number associated with a financial account.

[c36] 36. The apparatus according to claim 35, wherein the computer processor is operative to communicate the financial account number to at least one remote server, wherein the remote server is operative to access the private key responsive to the financial account number.

[c37] 37. The apparatus according to claim 36 wherein the computer processor is operative to cause the remote server to produce a digital signature for the electronic document responsive to the private key, wherein the computer processor is operative to receive the digital signature from the remote server and attach the digital signature to the electronic document.

[c38] 38. The apparatus according to claim 37, wherein the computer processor is operative to attach a digital certificate to the electronic document, wherein the digital certificate includes a public key that is operative to validate the digital signature.

[c39] 39. The apparatus according to claim 29, wherein the computer processor is operative to cause the private key and a matching public key to be produced, wherein the computer processor is in operative communication with a certificate authority, wherein the computer processor is operative to cause the certificate authority to generate a digital certificate that includes the public key.

[c40] 40. The apparatus according to claim 39, wherein the computer processor is operative to attach the digital certificate to the electronic document.

[c41] 41. The apparatus according to claim 40, wherein the computer processor is

operative to cause the private key and the digital certificate to be stored in association with a digital safe deposit account.

[c42]   42. The apparatus according to claim 41, wherein the computer processor is operative to cause a remote server to establish the digital safe deposit account.

[c43]   43. The apparatus according to claim 42, wherein the computer processor is operative to cause the remote server to associate the digital safe deposit account with a financial account associated with the account number.

[c44]   44. The apparatus according to claim 29, wherein the computer processor is operative to cause the private key to be produced, wherein the computer processor is operative to cause the private key to be remotely stored in association with the account number.

[c45]   45. The apparatus according to claim 44, wherein the account number corresponds to a financial account number.

[c46]   46. The apparatus according to claim 29, wherein the computer processor is operative to communicate with a financial transaction processing system, wherein the computer processor is operative to cause the electronic document to be digitally signed responsive to communication with the financial transaction processing system.

[c47]   47. The apparatus according to claim 29, wherein the computer processor is operative to cause the electronic document to be further digitally signed with a further private key.

[c48]   48. The apparatus according to claim 47, wherein the further private key is associated with a notary public.

[c49]   49. The apparatus according to claim 29, wherein computer processor is operative to cause the electronic document to be digitally time stamped.

[c50]

50. The apparatus according to claim 29, wherein prior to causing the electronic document to be digitally signed, the computer processor is operative to modify the electronic document responsive to at least one further input through the at

least one input device.

[c51]   51. A method comprising:

a) accessing an electronic document with an ATM;

b) displaying the electronic document through a display screen of the ATM;

c) prompting a user to enter at least one first input representative of a confirmation that a digital signature for the electronic document is intended to correspond to a legally binding signature;

d) receiving the at least one first input through at least one input device of the ATM;

e) producing the digital signature for the electronic document responsive to the at least one first input; and

f) attaching the digital signature to the electronic document.

[c52]   52. The method according to claim 51, wherein after step (b) further comprising:

g) capturing a handwritten signature scan through a digitizing signature pad of the ATM; and

h) attaching the handwritten signature scan to the electronic document.

[c53]   53. The method according to claim 51, wherein further comprising:

g) receiving at least one second input through the at least one input device;

h) causing a cash dispenser of the ATM to dispense cash responsive to the at least one second input.

[c54]   54. The method according to claim 51, wherein prior to step (e) further comprising:

g) reading a financial account number from a card through operation of a card reader of the ATM;

h) causing a private key associated with the financial account number to be accessed from a remote server; andwherein in step (e) the digital signature is caused to be generated responsive to the private key associated with the financial account number.

[c55]   55. The method according to claim 51, further comprising:

    g) producing a digital time stamp for the electronic document; and

    h) attaching the digital time stamp to the electronic document.

[c56]   56. Computer readable media bearing instructions which are operative to cause at least one computer in the ATM to cause the ATM to carry out the method steps recited in claim 51.

[c57]   57. A method comprising:

    a) reading a financial account number from a card through operation of a card reader device;

    b) sending the financial account number read from the card to a server associated with a digital signature network, wherein the server is operative to cause a private key stored in association with a financial account to be accessed responsive to correlating the financial account number read from the card with the financial account; and

    c) causing an electronic document to be digitally signed responsive to the private key associated with the financial account.

[c58]   58. The method according to claim 57, further comprising:

    d) accessing a digital safe deposit account that corresponds to the financial account number; and

    e) causing the electronic document to be stored in a remote data store in association with the digital safe deposit account.

[c59]   59. The method according to claim 57, further comprising:

    d) receiving the electronic document from the remote data store; and

    e) sending the electronic document to an external storage location other than the remote data store.

[c60]

    60. The method according to claim 57, wherein prior to step (c) further comprising:

    d) outputting a visual representation of the electronic document through a display device of an automated transaction machine including a cash dispenser, wherein the automated transaction machine includes the card

reader device.

[c61]   61. The method according to claim 60, wherein prior to step (c) further comprising:

e) enabling a user to modify the content of the electronic document through at least one input to at least one input device of the automated transaction machine.

[c62]   62. The method according to claim 60, wherein prior to step (c) further comprising:

e) capturing a handwritten signature scan through a digitizing signature pad of the automated transaction machine; and

f) attaching the handwritten signature scan to the electronic document.

[c63]   63. The method according to claim 57, wherein prior to step (c) further comprising:

e) prompting a user to enter at least one input representative of a confirmation that the digital signature is intended to correspond to a legally binding signature; and

wherein step (c) is performed responsive to receiving the at least one input.

[c64]   64. The method according to claim 63, wherein after step (e) further comprising:

f) receiving the at least one input through at least one input device of an automated transaction machine, wherein the automated transaction machine includes the card reader device; and

g) causing a record of the at least one input to be stored in association with the financial account number.

[c65]   65. The method according to claim 57, wherein in step (a) the financial account number corresponds to a credit card number.

[c66]   66. The method according to claim 57, wherein prior to step (c) further comprising:

d) receiving at least one input through at least one input device of an

automated transaction machine, wherein the automated transaction machine includes the card reader device; and

e) sending the server associated with the digital signature network information corresponding to the received at least one input, wherein the server is operative to cause access to the private key to be permitted responsive to a determination that the received input corresponds to a password associated with the private key.

[c67]   67. The method according to claim 66, wherein in step (d) the at least one input corresponds to biometric data received through a biometric reading device of the automated transaction machine.

[c68]   68. The method according to claim 66, wherein in step (d) the at least one input corresponds to a PIN of the financial account, wherein the PIN is entered through a keypad of the automated transaction machine.

[c69]   69. The method according to claim 57, further comprising:

        d) causing the electronic document to be digitally time stamped.

[c70]   70. Computer readable media bearing instructions which are operative to cause at least one computer in the automated transaction machine to cause the automated transaction machine to carry out the method steps recited in claim 57.

[c71]

71. A method comprising:

        a) accessing an electronic document with an automated transaction machine;

        b) causing a digital certificate to be produced, wherein the digital certificate includes information associated with the identity of a user of the automated transaction machine, wherein the digital certificate includes a public key that corresponds to a private key;

        c) displaying a visual representation of the electronic document through a display screen of the automated transaction machine;

        d) prompting a user to enter at least one input representative of a confirmation that a digital signature for the electronic document is

intended to correspond to a legally binding signature;

e) receiving the at least one input through at least one input device of the automated transaction machine;

f) causing the digital signature for the electronic document to be produced responsive to the at least one input and the private key; and

g) causing the digital signature and digital certificate to be attached to the electronic document.

[c72]   72. The method according to claim 71, wherein prior to step (b) further comprising:

    h) retrieving at least a portion of the information associated with the identity of the user from the electronic document.

[c73]   73. The method according to claim 72, further comprising:

    h) causing a digital safe deposit account to be established for the user in a remote data store, including storing the digital certificate and the private key in association with the digital safe deposit account.

[c74]   74. The method according to claim 73, further comprising:

    i) causing a digitally signed copy of the electronic document to be stored in association with the digital safe deposit account.

[c75]   75. The method according to claim 71, wherein in step (a) the electronic document is accessed from a network accessible storage location.

[c76]   76. The method according to claim 71, further comprising:

    h) sending a digitally signed copy of the electronic document to a network accessible storage location.

[c77]   77. The method according to claim 71, further comprising:

    h) sending a digitally signed copy of the electronic document to a network address specified by the electronic document.

[c78]   78. The method according to claim 71, further comprising:

    h) sending a digitally signed copy of the electronic document to a network address specified by the automated transaction machine.

[c79]   79. The method according to claim 71, further comprising:

        h) causing a digital signature processing fee to be assessed to an account specified in the electronic document through communication with a financial transaction processing system.

[c80]   80. The method according to claim 71, further comprising:

        h) causing a digital signature processing fee to be assessed to an account specified by the automated transaction machine through communication with a financial transaction processing system.

[c81]   81. The method according to claim 71, further comprising:

        h) causing a digital time stamp to be created for the electronic document; and

        i) causing the digital time stamp to be attached to the electronic document.

[c82]   82. The method according to claims 71, wherein the automated transaction machine includes a cash dispenser.

[c83]   83. Computer readable media bearing instructions which are operative to cause at least one computer in the automated transaction machine to cause the automated transaction machine to carry out the method steps recited in claim 71.